



TYPOGRAPHY BY JORDAN METCALF/ILLUSTRATION BY TOMMY PEREZ

[En español \(/espanol/dinero/presupuesto-y-ahorro/info-2021/99-maneras-de-ahorrar.html?intcmp=AE-MON-TOSPA-TOGL-ES\)](#) | There are plenty of new savings to share, even after providing more than 1,000 tips since we launched this series in 2010. That's in part because the retail world has been upended by the pandemic: Many [national chains have closed \(/money/credit-loans-debt/info-2020/bankrupt-retail-chain-store-list-is-growing.html\)](#), online stores have boomed, home delivery services have flourished and leisurely shopping at neighborhood stores has mostly been ruled out. But at the same time, entrepreneurs with clever products, services or digital tools have bloomed, giving shoppers fresh ways to buy and save. While shopping has certainly changed in this new American retail reality, plenty of this year's tips (culled from interviews with scores of frugality experts and other professionals) hearken back to tried-and-true principles: Shop assertively, be open to DIY solutions, reduce waste, [maintain a frugal mindset \(/money/budgeting-saving/info-2021/psych-yourself-to-spend-less-save-more.html\)](#). Remember: Merely being more thoughtful about what you pay can be half the battle in the quest to save money! See for yourself.



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## Food

**1. Buy reusable Keurig cups.** Single-cup coffee makers are the hassle-free way to brew coffee, but Caribou K-Cups, for example, cost 66 cents each as opposed to 28 cents per cup if you use Caribou ground coffee. The answer: Buy \$1.50 reusable K-Cups, add your own ground beans and save roughly \$277 in a year on a two-cup-a-day habit.

**2. Shop with your smartphone.** Many foods have more than one “sale” price. Keeping a running list on your phone of the lowest price you’ve paid for the staples you buy repeatedly can help you know when to pass on a “deal” and [when to stock up \(/money/budgeting-saving/info-2021/popular-foods-that-cost-more-this-summer.html\)](/money/budgeting-saving/info-2021/popular-foods-that-cost-more-this-summer.html).

**3. Use bean broth.** [Boiling dried beans \(/health/conditions-treatments/info-2021/heart-health-foods.html\)](/health/conditions-treatments/info-2021/heart-health-foods.html) (cheap, flavorful, nutritious!) in salted water makes a creamy substitute for chicken broth, says Francis Lam of *The Splendid Table* radio show.

**4. Get your favorite brew for less.** If you love a particular coffee at a local coffee shop, ask to buy some in bulk so you can brew it at home. Then put it in smaller bags and squeeze out as much air as you can before sealing.

**5. Use meal kit trial discounts.** Many meal kit companies offer a deep first-month discount with no obligation to continue, so you can save a bundle by testing several services. For example, save \$90 with HelloFresh or \$90 with Home Chef. Blue Apron also offers promo discounts to watch for. Just be sure to cancel exactly as they instruct. And you might find a service to stick with.

**6. Be a takeout wizard.** Two words: Skip beverages. Why pay restaurant prices for sodas or juices you can pour yourself, saving a dollar or more per drink? Cheaper and healthier: Have filtered tap water.

**7. Go deep on grocery flyers.** Focus most on the front and back pages, where supermarkets often put “loss leaders” — discounts they actually lose money on to entice you into the store (</money/budgeting-saving/info-2021/beware-grocery-store-sales-tricks.html>).



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## Travel

**8. Buy a lifetime park pass.** There are 63 official national parks in the U.S., but the National Park Service oversees 423 sites, including many that are far less visited (</travel/vacation-ideas/outdoors/info-2020/little-known-national-parks.html>), than big-name parks. A lifetime park pass (\$80 for those over 62) gets you into all of them.

**9. Book flights on Sundays.** A study by the Airlines Reporting Corp. last November showed that this was the day to get the lowest fares. A separate study by Expedia showed the best days to fly cheap were Thursdays and Fridays.

**10. Fly from hubs.** Airlines use hub airports to consolidate planes and save costs. Fares are cheaper and stopovers rare when you fly between hubs. It might make sense to drive to a hub.

**11. Set up air-travel alerts.** Besides helping you find the lowest flight fares, websites like Skyscanner, Kayak or Airfare Watchdog will notify you when destinations reopen to travelers and alert you to entry restrictions and quarantine requirements (</travel/travel-tips/safety/info-2020/coronavirus-and-travel.html>).

**12. Find no-cost “attractions.”** Why pay admission to see a cave, waterfall or pretty vista if there are similar ones nearby that are free? Before you get in line, check online maps or chat with a local to find a similar activity that's off the beaten path.

**13. Ask locals where to eat.** Skip the hotel concierge when in search of good inexpensive restaurant meals. Just pop into a shop and ask a clerk. You'll get a more authentic experience while saving money.

**14. Bottle up!** Any reusable bottle can get through a TSA checkpoint, as long as it's empty. Get through, fill it up at a water station, and you've saved \$2 to \$4 per bottle of purchased water.

**15. Hostel – youth = savings.** Hostels have come a long way since our backpacking youth; private rooms and baths can cost a fraction of what you'd pay at a chain hotel, and many offer amenities like gyms and saunas. Check [Hostelworld.com](https://www.hostelworld.com/) (<https://www.hostelworld.com/>) or [Sixty and Me](https://sixtyandme.com/) (<https://sixtyandme.com/>) to see what's available.



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## Cars

**16. Go to a dealership to test-drive cars you're interested in.** But then always walk away and negotiate by phone or email once you've made a selection. You'll likely get a [better deal](https://www.aarp.org/money/budgeting-saving/info-2019/new-and-used-buying-guide.html) ([/auto/car-buying/info-2019/new-and-used-buying-guide.html](https://www.aarp.org/money/budgeting-saving/info-2019/new-and-used-buying-guide.html)) and avoid tense hours of sitting across from a salesperson.

**17. Get preapproved for a car loan.** The interest rate from a local bank is often lower than at the dealership. Plus the dealer will know you can easily go elsewhere, putting you in a better position to negotiate a lower price.

**18. Keep haggling.** Buying from one-price car sellers such as Carvana and CarMax helps you avoid unpleasant negotiations at a dealership. But you might do better with your trade-in on Craigslist, eBay or another marketplace.

**19. Try pay-as-you-go insurance.** A device installed in your car or an app on your smartphone records how much and how safely you drive and factors the results into your next insurance bill. Savings can be significant.

**20. Compare, then repair.** If time permits, get [competitive bids for any major work \(/auto/car-maintenance-safety/info-2020/repair-shop-assessment.html\)](/auto/car-maintenance-safety/info-2020/repair-shop-assessment.html) done on your car. And get an [online estimate from AAA \(https://www.aaa.com/autorepair/estimate\)](https://www.aaa.com/autorepair/estimate) to learn the going rate for the work.

**21. Clean your wiper blades.** Clean blades work better and last longer. About once a month, wipe off the rubber with rubbing alcohol, then clean the windshield with glass cleaner.

**22. Get mechanic estimates for your area code.** The site [YourMechanic.com \(https://www.yourmechanic.com/\)](https://www.yourmechanic.com/) connects drivers to auto mechanics in thousands of cities, providing cost estimates on specific services. You can then book a mechanic to come to you at the quoted price.

**23. Rotate tires for free.** Many tire stores will rotate tires you bought there at no cost. Plus, some brands include free rotation for the life of the tires at any authorized dealer. Just call in advance to set up a time and verify that there's no cost.

**24. Get no-cost service at auto parts stores.** If you buy windshield wipers or a battery at an auto parts store, the sales staff may be willing to install it for you. If they agree, it'll be far cheaper than at a service shop.

## Shopping

**25. Home office savings.** Office furniture liquidators are doing a brisk business as U.S. companies downsize. You might be able to find a top-grade office chair or desk for half price or less. Search “surplus office furniture near me.” Check online inventory before you go and inspect furniture carefully before you buy.

**26. Buy discounted gift cards.** Many gift card recipients sell them at a discount on sites like [GiftCards.com \(https://www.giftcards.com/\)](https://www.giftcards.com/), [CardCookie.com \(https://cardcookie.com/\)](https://cardcookie.com/) and [CardCash.com \(https://www.cardcash.com/\)](https://www.cardcash.com/). That can mean bargains. For example, recently you could buy someone else's gift card from Cabela's or Chico's at up to 10 percent below face value through CardCookie.

**27. Shop beyond Amazon.** Amazon is so easy to use that it can become a default. But [online services \(/money/budgeting-saving/info-2020/walmart-plus-vs-amazon-prime-comparison.html\)](/money/budgeting-saving/info-2020/walmart-plus-vs-amazon-prime-comparison.html) from Walmart, Target and Costco sometimes offer better deals. And online-only retailers like eBay — and, for electronics, Newegg — are sometimes cheaper.

**28. Try cash-back sites.** When you go to an online retailer through a cash-back program like Rakuten or MrRebates, you'll get a credit returned to you as cash. The rebates are usually only 1 to 5 percent but can be higher.

**29. Get cash back for loans.** The EvoShare cash-back program automatically deposits your rebates into a retirement or [student loan \(/money/credit-loans-debt/info-2021/student-debt-crisis-for-older-americans.html\)](/money/credit-loans-debt/info-2021/student-debt-crisis-for-older-americans.html) account. Rebates can go up to 20 percent.

**30. Scan to find the lowest price.** We recently spotted a waffle maker at Lowe's for \$37.78. We scanned the bar code with the ShopSavvy app and found it at a nearby Walmart for \$29.92. QR Reader and Red Laser are similar.

**31. Haggle chat!** If a chat box pops up while you're shopping online, type in that you're interested in the item but it's a bit too much. You [might be offered a lower price. \(/money/budgeting-saving/info-2019/how-to-haggle-prices.html\)](/money/budgeting-saving/info-2019/how-to-haggle-prices.html)

## Money

**32. Skip service fees.** If you buy products using [PayPal or Venmo \(/home-family/personal-technology/info-2020/p2p-payment-apps.html\)](/home-family/personal-technology/info-2020/p2p-payment-apps.html), the service is free for you. But if you send money to friends and family, the apps will charge about 3 percent in fees if you draw from a credit card instead of a bank account.

**33. Try a savings app.** Apps such as Albert, Digit and Acorns help build savings in small increments. Some round up your purchases to the nearest dollar and put the change in savings. Others analyze your checking daily and transfer money to savings.

**34. Use a mileage app.** Phone apps such as Driversnote, Everlance and Stride use your phone's GPS to track your business mileage and create reports. Free versions usually need to be started before each trip. It's easy to forget, so if driving is a big part of your job, it might be worth paying \$4 to \$10 monthly for a version that works automatically.

## Insurance

**35. Ask about safe homeownership discounts.** If you have gone a long time without making a claim, your [home insurance \(/money/budgeting-saving/info-2020/too-much-insurance.html\)](/money/budgeting-saving/info-2020/too-much-insurance.html) company might discount premiums by as much as 20 percent, says Steve Wilson, underwriting manager at Hippo Insurance.

**36. Get a smart home discount.** Having a “smart” home security system can lower your home insurance premium by up to 15 percent, depending on the company. Just having a fire extinguisher can lower your home insurance premium by 5 percent.

**37. Negotiate hospital bills even if you have insurance.** Hospitals will often offer a discounted rate, especially if you pay cash. If you haven't met your deductible, the discounted price might cost you less than you'd pay out of pocket with insurance.

**38. Check for tax credits.** If you buy health insurance through the [Affordable Care Act's \(/politics-society/advocacy/info-2021/supreme-court-aca-ruling.html\)](#) federal or state-run marketplace, visit [HealthCare.gov \(https://www.healthcare.gov/\)](#) during the special enrollment period ending Aug. 15 to see if you qualify for a federal premium tax credit. The program can cover premiums for people who meet income requirements.

## Utilities

**39. Don't cover vents.** Make sure your heating and [cooling air vents \(/money/budgeting-saving/info-2020/cut-costs-summer-electric-bills.html\)](#) aren't blocked by rugs, bookcases or other furnishings. Blocking vents strains the furnace, shortening its life and increasing your energy bill.

**40. Verify your fridge settings.** Place a thermometer in your refrigerator overnight and check it in the morning. Ideally, it's at or slightly below 40 degrees, the right temperature for food safety, according to the Food and Drug Administration. If not, adjust accordingly, since a too-cold setting wastes energy — and money.

**41. Negotiate propane or oil prices.** If your heating fuel is delivered by truck, check prices at local suppliers each year, then call the company you've been using. Odds are it'll beat the lowest price to keep you. If not, consider switching.

**42. Get a furnace filter subscription.** Changing your furnace filter every three months will reduce heating bills and prolong furnace life. But who remembers? Get a filter subscription (there are many online stores offering them) and stick in a new filter whenever one arrives.

**43. Fix that leaky toilet.** That steady draining can waste 200 gallons per day, or about \$83 a month on your water bill! [Some fixes are free \(/money/budgeting-saving/info-2021/how-to-survive-household-financial-emergencies.html\)](#) (the chain might just be hung up). You can replace the whole mechanism for about \$21.

**44. Insulate your attic hatch.** A poorly sealed attic hatch can cut the effectiveness of your insulation by 25 percent, even if it covers only 1 percent of the attic floor. Insulating the hatch is an easy DIY project.

**45. Stop fireplace drafts.** Dampers alone rarely stop the flow of air through your chimney; use a reusable inflatable plug or chimney draft stopper to seal out the cold.

**46. Reinforce windows.** If you have single-pane windows and can't afford to add outside storm windows, install custom-fit acrylic or glass panes instead. These interior storm windows can be pressed into place and sealed to create an airtight fit.



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## Technology

**47. Use ink-stingy fonts.** Your printer cartridge will last up to 30 percent longer if you avoid ink-guzzling Arial and use Calibri, Times New Roman or Century Gothic instead. Use condensed or light versions of fonts.

**48. Reduce background data use.** Some [phone apps use data \(/home-family/personal-technology/info-2021/battery-life.html\)](#) even when you are not using them. Go to Settings to turn off data to apps you rarely use. For iPhone, under Settings, go to Cellular. For Android, go to Network & Internet, select App Data Usage, tap an app and toggle off Background Data.

**49. Add light without rewiring.** If you're looking to [add bedside lighting \(/health/brain-health/info-2018/light-memory-learning-fd.html\)](#) but don't want to spend the time or money having the room wired for electrical, use LED puck lights or rechargeable light bulbs in sconces or fixtures.



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## Home maintenance

**50. Bleach unsightly spots.** Water stain on a white ceiling or wall? Avoid repainting by spritzing with a mix of 10 percent bleach and 90 percent water. The stain should disappear in a few days. Old stains might also need to be sprayed with a mold remover.

**51. Swap hardware finishes.** For about \$7, Rub 'n Buff allows you to change the finish of faucets, metal knobs and more. Or you can use Rust-Oleum spray paint in bronze, black or gold to change the look. Place the hardware on a large piece of cardboard and apply several coats.

**52. Turn off the ice maker.** Making ice increases your fridge's energy consumption by 12 to 20 percent. Ironically, three-quarters of that energy is used to heat the molds so they will release the ice. Consider getting some old-fashioned ice trays.

**53. Stop throwing out used sandpaper.** Belt sanders, orbital sanders and other powered sanders can quickly get gunked up and less effective. Instead of throwing out the sandpaper sheets, clean them to extend their life. Try this: While the sander is running, hold the bottom of an old tennis shoe against the sandpaper. It will clean out much of the gunk and make it almost like new.

**54. Get a smart thermostat.** In addition to operating on a set schedule, [smart thermostats \(/home-family/personal-technology/info-2020/save-money-with-tech.html\)](/home-family/personal-technology/info-2020/save-money-with-tech.html) learn your temperature preferences, and some can sense if someone is in the room. You can operate them from your smartphone, tablet or laptop to make sure the house is cozy when you return.

**55. Buy a smart sprinkler controller.** Tell the controller what type of soil, plants or lawn you are watering, and the device will factor in the weather conditions and weather forecast to deliver exactly the amount of water your plants need.

**56. Check out bamboo towels.** Replace one-use paper towels with thick, super-absorbent bamboo towels that can be used many times and then tossed in the compost. You'll save money while saving the environment.

**57. Seal and insulate your ducts.** Use mastic or foil-backed tape to reseal all the joints in your HVAC ducts. Then wrap batt insulation around any duct sections in unheated and/or uncooled locations. You'll save up to \$120 a year, says the Environmental Protection Agency.

 [an animated gif of a knife cutting green onions on a cutting board](#)

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## Listen to our kids!

Here are money-saving hacks from the young and frugal on [TikTok \(/home-family/friends-family/info-2020/tiktok-families.html\)](/home-family/friends-family/info-2020/tiktok-families.html).

**58. Scope out estate sales.** Don't buy jewelry, furnishings or tools new. Go to [estate sales \(/money/budgeting-saving/info-2020/trending-collectible-categories.html\)](/money/budgeting-saving/info-2020/trending-collectible-categories.html) instead. You'll frequently find top-quality stuff, often just lightly used and sometimes at [crazy low prices \(/money/budgeting-saving/info-2021/yard-sale-bargains.html\)](/money/budgeting-saving/info-2021/yard-sale-bargains.html). Many now also offer online auctions.

**59. Buy the special ingredient.** If you have a favorite restaurant dish but don't want to buy the whole thing, ask to purchase the sauce, cream or dressing alone and make the dish at home.

**60. Always have scallions at the ready.** Make green onions last by cutting up the ends, funneling them into an empty plastic water bottle and keeping them in the freezer. Then sprinkle on dishes as you are cooking. They'll last up to a month.

**61. Keep produce longer.** Purchase an ethylene gas absorber for your fridge. These neutralize the ethylene generated by fruits and vegetables as they ripen.

**62. Find freebies on Facebook.** Join a Buy Nothing Facebook group in your area or city to find freebies. Facebook's Buy Nothing Project aims to make decluttering and getting new items easy.

**63. Shop on the warehouse section of Amazon.** You might find better prices on pre-owned products. On amazon.com, search for Amazon Warehouse to pull up the page. Multiple categories are available.

**64. Take advantage of misspellings.** The website [FatFingers.com](http://fatfingers.com/) (<http://fatfingers.com/>) allows you to search for eBay items in which the sellers misspelled the item's name or brand. You may find some hidden gems.

## Self-care

**65. Don't buy eyeglass cleaner.** Instead of store products, just rub a drop of dish detergent on each lens, rinse and then dry with an eyeglass cloth.

**66. Don't throw out beauty products (/entertainment/style-trends/info-2020/affordable-low-cost-makeup.html) that didn't work.** Use sunscreen on your hands, facial cleanser as makeup brush cleaner, face moisturizer as hand cream and facial oil on cuticles.

## Health Care

**67. Virtual health care may still be free.** Some health insurers and practitioners that accept original Medicare are offering free virtual doctor visits and advice on or treatment of health care issues. Check with your doctor or insurance company for details.

**68. Get free emotional support.** Some health insurers, as well as state and county health departments, created mental health support hotlines for [coronavirus-related stress concerns \(/health/healthy-living/info-2021/mental-health.html\)](/health/healthy-living/info-2021/mental-health.html) during the pandemic that you can still call.

**69. Confirm in-network care.** Several weeks before an elective procedure, call your insurer and provider to confirm the procedure and that those involved in your care — such as a physician and anesthesiologist — are in your network and covered by your plan. If they're not all in-network, consider using another physician.

**70. Use patient assistance programs.** Many of these pharmaceutical and medical device company-funded programs expanded during the pandemic. Check [NeedyMeds.org/pap](https://www.needymeds.org/pap) (<https://www.needymeds.org/>) for a list of current programs.

**71. Medicare recipients: Ask about your free annual wellness visit (/health/medicare-qa-tool/what-is-the-annual-wellness-visit/).** This visit gives you time with your doctor to look at long-term health needs and goals. People who have them are more likely to get recommended influenza, pneumonia and shingles vaccines, to receive recommended colon- and breast-cancer screenings, and to get a cholesterol check, research shows.

**72. Get free eye care.** People over 65 may be eligible for a free eye exam and care through the American Academy of Ophthalmology's EyeCare America program. Learn more at [aao.org](https://www.aao.org/eyecare-america) (<https://www.aao.org/eyecare-america>).

## Medicine

**73. Consider generics.** Authorized generics are made by the manufacturer of the brand-name version and have the same active and inactive ingredients. There are nearly 1,200 on the market, including epinephrine pens and hepatitis C treatments. Insurance coverage varies, so check first.

**74. Avoid pricey brand-name combination drugs ([/politics-society/advocacy/info-2021/prescription-price-increase-report.html](#)).** Combo drugs are convenient but often expensive; buying the individual medications separately as generics could be far cheaper. This strategy can also work for brand-name topical drugs for skin problems, says Richard Sagall, president of NeedyMeds.org.

**75. Ask your pharmacist about the best deal.** Big news: Congress banned pharmacist “gag clauses” for Medicare beneficiaries in 2020 (having earlier done so for those with private insurance). But you still have to ask! Pharmacists aren't required to tell you about the best price on their own.

**76. Use a pharmacy discount card.** A growing number of insurers, pharmacies and other companies offer pharmacy discount cards that may get you as much as 80 percent off the list price of prescription drugs — making them more affordable if you don't have drug coverage or if your copay, coinsurance or other insurance-backed cost is too high. Shop around online to find the best deal on the drugs you take.

**77. Rethink your supplements.** A November 2020 Harvard study revealed no “clinically measurable benefits” to consuming multivitamins — but older people often need specific supplements like B12 and D. Cutting back on “just in case” supplements ([/health/brain-health/info-2019/report-brain-supplements-ineffective.html](#)) could save you \$129 a year or more. But check with your doctor first.

## Dental

**78. Take advantage of your dentist's membership plan.** No dental insurance? Dental practice membership plans may give you a set number of cleanings, exams and X-rays for a discounted annual fee, plus a discount on fillings and other services. You could save \$100 a year or more over the price of routine care. Your dentist may also be more inclined to negotiate more expensive procedures.


**79. Have a talk about X-rays.** If you aren't at higher-than-normal risk for cavities, you may need dental X-rays only every two to three years, says the American Dental Association. Talk it over with your dentist. Potential savings: \$116 per year.

**80. Invest in prevention.** An in-office fluoride varnish or home treatment with a prescription toothpaste could repair eroded tooth enamel and [stop early tooth decay](#) ([/health/conditions-treatments/info-2020/covid-teeth.html](#)) from becoming a full-fledged cavity. That could save you \$130 on a filling.

## AARP member benefits

Here are some [discounts we offer](#) ([/benefits-discounts/](#)).

- 81. Norton Ultimate Help Desk.** Up to 15 percent off remote IT troubleshooting for computers, laptops, mobile devices and more from Norton Ultimate Help Desk.
- 82. Restaurants.** 15 percent off at Denny's, plus 10 percent off at Outback Steakhouse, Carrabba's Italian Grill and Bonefish Grill.
- 83. Grocery Coupons.** Members can print free coupons from leading brands at the Grocery Coupon Center powered by Coupons.com.
- 84. Credit Cards.** Approved cardmembers earn 3 percent cash back on airfare, hotel stays and car rentals, 2 percent on restaurant purchases, and 1 percent on all other purchases with the AARP Travel Rewards Mastercard from Barclays.
- 85. Audible.** AARP members can save on Audible memberships.
- 86. Walgreens.** Link your AARP membership and myWalgreens accounts, and you'll earn 10 percent Walgreens Cash rewards on Walgreens-branded health and wellness products and 7 percent Walgreens Cash rewards on Walgreens-branded beauty products.
- 87. Car Rentals.** Up to 30 percent off base rates, a free upgrade on compact to full-size car class bookings when available, plus an additional driver at no cost at Avis and Budget Rent A Car.
- 88. Prescription Savings for everyone.** And even more benefits for AARP members at Walmart Pharmacy and other participating retail pharmacies through AARP Prescription Discounts provided by OptumRx.
- 89. Consumer Cellular.** 5 percent off monthly service and usage charges, free activation and an extended no-risk guarantee.
- 90. Exxon Mobil.** When you link your Exxon Mobil Rewards+ account to your AARP membership, you earn extra points on fuel and store items. Get double the points on fuel on AARP Member Days.
- 91. Porch.** With Porch Home Services for AARP Members, you get 5 percent off small jobs done by a Porch handyman plus 24/7 access to a Porch Home Assistant to help manage your projects.

 [an animated gif of trees appearing and disappearing over a sign that says free trees take one plant one](#)

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## Gardening

- 92. Plant flowers that “self-sow.”** Let annual flowers like cosmos, nigella or larkspur go to seed in your garden. They'll drop seed for next year's flowers. Leave the area free of mulch in spring until the seedlings come up.
- 93. Use mulch alternatives.** Reserve pricey bark mulch for the front of the flower bed. Use dried leaves you've chopped and bagged with your lawn mower in less visible spots. You can also put cardboard down, then cover it with an inch or two of mulch.

**94. Get a free tree.** Street tree and Arbor Day programs across the U.S. offer free trees to residents. Find one by searching “free trees” and the name of your state or community.

**95. Join a plant group on social media.** Online gardening groups where members offer excess plants for free are thriving. Search social media platforms like Facebook for local groups that offer useful, [timely advice about plants \(/home-family/your-home/info-2021/ways-to-grow-tomatoes.html\)](/home-family/your-home/info-2021/ways-to-grow-tomatoes.html) tailored to your area.

## Pets

**96. Adopt a rescue pet.** Nonprofit Pets for the Elderly helps people 60 and older with reduced-price pet adoption (</home-family/friends-family/info-2020/pet-adoption-coronavirus.html>), from 56 shelters located in 35 states. And some shelters offer help with medical bills, food and other pet needs instead of an adoption discount.

**97. Remind your vet about generic pet meds.** As with human medications, generic pet drugs cost less than brand-name ones.

**98. Check a pharmacy-discount website.** GoodRx, the pharmacy-discount website for human medications, also lists prices from several online pet-medicine pharmacies for brand-name and generic pet drugs where you can find lower prices. The site also offers coupons for savings on some pet drugs.

**99. Try a pet food subscription or in-store loyalty card.** Both can nab you lower prices on your furry friend's everyday chow. A subscription could save you 5 percent on each order, often with free delivery and, in some cases, a 30 to 35 percent discount on your first order. Some pet stores offer in-store programs like “buy three, get one free” for pet food, too.

## More Great Ways to Save

[Freebies worth getting > \(/money/budgeting-saving/info-2021/great-freebies-no-cost-offers.html\)](/money/budgeting-saving/info-2021/great-freebies-no-cost-offers.html)

[Test your savings knowledge > \(/money/budgeting-saving/info-2020/ways-to-save-quiz.html\)](/money/budgeting-saving/info-2020/ways-to-save-quiz.html)

[Supermarket tricks > \(/money/budgeting-saving/info-2021/beware-grocery-store-sales-tricks.html\)](/money/budgeting-saving/info-2021/beware-grocery-store-sales-tricks.html)